Abstract of the Disclosure

   A computer-assisted method for determining a plurality of clusters is disclosed. The disclosed method includes, for each of a plurality of observations, obtaining a data set containing no more than one proxy value for each of a plurality of variables, each

5   variable having a plurality of possible values. The disclosed method also includes, assigning each of the plurality of observations to one of a plurality of clusters, and, for the plurality of observations and the plurality of variables, via cluster reassignment, maximizing a processor-determined fitness score representing a number of variables from the plurality of variables for which each observation's proxy value corresponds to

10   a mode for that observation's assigned cluster.